Daniel L. Reinganum McDowell Law, PC 46 W. Main Street Maple Shade, NJ 08052 856-482-5544 / DanielR@McDowellLegal.com Attorneys for Choates G. Contracting, LLC, Chapter 11 Debtor-in-District of New Jersey

Order Filed on July 8, 2022

by Clerk

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

IN RE: Case No.: 21-13085-ABA

Choates G. Contracting, LLC Chapter No.: 11

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY RE: 122 DANTON LANE, MULLICA HILL, NEW JERSEY

The relief set forth on pages (2) through (3) is hereby **ORDERED**.

DATED: July 8, 2022

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Applicant: US Bank National Association, as

Trustee for Velocity Commercial Capital

Loan Trust 2019-02

Applicant's Counsel: Steven P. Kelley, Esq.

Debtor's Counsel: Daniel L. Reinganum

Property Address: 122 Danton Lane, Mullica Hill, NJ 08062

(the 'Collateral')

FOR GOOD CAUSE SHOWN, it is ORDERED that Applicant's Motion for Relief is resolved, subject to the following conditions.

- 1. As of the filing of the Motion for Relief, Debtor was four months overdue in post-petition payments, from February 1, 2022 to May 1, 2022 at \$4,045.60 per month.
- 2. Debtor had a balance held in suspense of \$2,340.32.
- 3. Accordingly, the Debtor's total payment arrears were \$13,842.08.
- 4. Since the filing of the Motion for Relief, Applicant acknowledges receipt of funds totaling \$14,045.60.
- 5. Beginning June 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$4,045.60 or as adjusted under any applicable bankruptcy or non-bankruptcy law. Debtor shall ensure that the loan number appears on each payment.
- 6. If paid by check, the Debtor shall tender the regular monthly payments to the following address:

Nationstar Mortgage, LLC ATTN: BK Payments PO Box 619094 Dallas, TX 75261-9741

7. If the Debtor fails to make any regular monthly payment within thirty (30) days of the date the payment(s) are due, then the Secured Creditor/Applicant may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time

the Certification is filed with the court, a copy of the Certification shall be sent to the Debtor, the Debtor's attorney, and the Sub-Chapter V Trustee, Douglas Stanger.

8. Applicant shall be entitled to assess any attorney's fees and costs associated with the Motion for Relief to the Debtor's account pursuant to the terms and conditions of the Note and Mortgage executed by the Debtor.

I consent to the form and entry of this order:

BY:

Daniel L. Reinganum, Esq.

McDowell Law, PC Attorney for Debtor

BY:

Steven Kelly, Esq. Stern & Eisenberg, PC Attorney for Movant

Steven P. Kelly

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United States Bankruptcy Court District of New Jersey

In re: Case No. 21-13085-ABA

Choates G. Contracting, LLC Chapter 11

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2
Date Rcvd: Jul 08, 2022 Form ID: pdf903 Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2022:

Recipi ID Recipient Name and Address

+ Choates G. Contracting, LLC, 122 Danton Lane, Mullica Hill, NJ 08062-4733

aty + Bradley K. Sclar, Five Greentree Centre, Suite 104, 525 Route 73 North, Marlton, NJ 08053-3422

aty + McDowell Law PC, 46 West Main Street, Maple Shade, NJ 08052-2432

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2022 at the address(es) listed below:

Name Email Address

Daniel L Reinganum

on behalf of Plaintiff Choates G. Contracting LLC DanielR@McDowellLegal.com,

tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbrocious@mcdowelllegal.com; djamis and the complete of the

on@mcdowelllegal.com; cgetz@mcdowelllegal.com; reinganumdr 62202@notify.best case.com, and the compact of the

Daniel L Reinganum

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Denise E. Carlon

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Douglas S. Stanger

 $doug.stanger@flastergreenberg.com\ diana.janansky@flastergreenberg.com, dss@trustesolutions.net, cdss11@trustesolutions.net and the properties of the prop$

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Date Rcvd: Jul 08, 2022 Form ID: pdf903 Total Noticed: 3

Jeffrey M. Sponder

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Jessica Ann Berry

on behalf of Creditor BSI Financial Services as servicer for IRP Fund II Trust 2A bankruptcy@gmlaw.com

Kyle Francis Eingorn

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on behalf of Creditor LAW DEPT CITY OF PHILADELPHIA Pamela. Thurmond@phila.gov edelyne.jean-baptiste@phila.gov

Steven P. Kelly

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William Carl Katz

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William Carl Katz

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kdaley@sanddlawyers.com;rchew@sanddlawyers.com

TOTAL: 14